

**City of Columbus  
Department of Risk Management  
Insurance Review Committee  
Meeting Minutes  
April 12, 2001  
(corrected copy)**

**In Attendance:** John Fox, Dale Langferman, Rick Caldwell, John Baughn, Fred Allman, Nick Rush, Moni Lacey, Dave Allmon, Allan Whitted

**Absent :** Jay Beaman, Chuck Boll, Carolyn Lickerman, Larry Mayfield

**Guests:** Linda Galbraith - Dunn & Associates

Paula Constant took roll call and a quorum was established.

Paula Constant took the minutes.

The monthly report from Dunn was presented.

**Old Business**

A. John Fox announced the June meeting will be 6/21/01.

**New Business**

A Linda Galbraith from Dunn & Associates explained the Orthopedic Benefit with GateWay. As with the cardiac benefit through GateWay, there is no out of pocket expenses for various orthopedic procedures. There is a 30-day guarantee and this benefit does include children of employees on the plan if this plan is primary. The additional cost to add this benefit to the plan would be 50 cents a month per employee, bringing the total to 85 cents per employee for both GateWay benefits. John Fox, Chairman, asked for a motion to recommend adding the GateWay Orthopedic benefit to the Board of Works. Dave Allmon made the motion, John Baughn seconded. The motion carried.

B. Paula Constant read from Ordinance #57, 1986 that addressed the question of re-entry by retirees back into the plan. The ordinance states that if a retiree elects to cease coverage under the group plan, then the retired employee cannot at a later date elect to participate. The ordinance also states that if a retired employee is eligible to participate in a group plan with a new employer then the retiree shall not be eligible to participate in the City of Columbus's group plan.

C. Rick Caldwell distributed the audit done by St. Paul Insurance. The City of Columbus rated very well. There were two recommendations made by St. Paul, (1) background checks should be done on Park Department employees working with children,

(2) the City should establish an investigative board for auto accidents. Each department has a review board at this time. AON & St. Paul reviewed the claims with the Risk Management office; we have very few pending claims. Rick reported on the Safety Committee, they are very actively involved in doing inspections. Rick is working on reasonable suspicion training for supervisors.

D. John Fox reported on the Medical Sub-committee meeting held 4/5/01. The members of the subcommittee discussed the recent employee meetings that were held to discuss the proposed changes to the health plan. It was decided to bring the following suggested changes before the committee today.

1. Drug Program - Generic \$5.00, Single Source \$10.00, Multi Source \$15.00. John Fox asked for motion to accept this recommendation. John Baughn made the motion, Moni Lacey seconded. A poll of votes were taken: Moni Lacey, Fred Allman, John Baughn voted yes, Nick Rush, Dave Allmon and Dale Langferman voted no. John Fox, Chairman, voted yes to break the tie. The motion carried.

2. Deductibles - \$250 for individuals/ \$500 families - Moni Lacey made a motion to approve, Fred Allman seconded. A poll of votes were taken: John Baughn, Moni Lacey, Fred Allman voted yes, Nick Rush, Dave Allmon, Dale Langferman voted no. John Fox, Chairman, voted yes to break the tie. The motion carried.

3. Office Visit Co-Pay - \$15.00 for primary care physician, \$25.00 for specialist. John Baughn made a motion to approve this change, Fred Allman seconded. The motion carried. Dave Allmon moved to amend this change to drop the co-pay for the specialist, all doctor visit co-pays would be \$15.00. John Baughn moved to amend the proposed amendment to have the specialist office visit be made at 80% after deductible. The motion by John Baughn to amend the amendment died for lack of a second. A vote was taken on the amendment proposed by Dave Allmon. A poll of votes was taken: John Baughn, Moni Lacey voted no, Fred Allman, Nick Rush, Dave Allmon and Dale Langferman voted yes. The motion to accept this amendment was passed. Therefore, based on this action by the committee the recommendation to be taken before the Board of Works will be a \$15.00 co-pay for any doctor visit.

4. The chairman entertained a motion to allow the maximum for Flex Health Reimbursement accounts to be raised from \$2000 to \$3000. Dave Allmon made a motion to accept this change, Dale Langferman seconded. Motion carried.

The Medical Sub-Committee did not change the proposed changes concerning employee contributions, non-emergency use of emergency room and coinsurance carryover.

Meeting adjourned: 2:45 p.m.

